VI. ABSTRACT

An electrical digital computer machine and a data processing system, methods of making and for using the machine, products produced thereby, as well as data structures and articles of manufacture pertaining thereto, and all necessary intermediates of that which is discussed herein, all in the field of computerized aspects of card crediting to mortgages and the like.

More particularly, there is a method for card activity-based residential expense crediting, such as that for points, an external mortgage, or the like. The method includes the steps of: associating card activity with an external residential expense; crediting an amount to the residential expense responsive to the card activity; and generating output including the card activity-based residential expense crediting; wherein at least some of the steps are carried out by computer.